

In re:
Anthony Drozdowski
Deborah Drozdowski
Debtors

Case No. 18-12660-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 24, 2023

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	Anthony Drozdowski, Deborah Drozdowski, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14094575	Bank of America, PO Box 9822238, El Paso, TX 79998
14094582	Dad Trucking, LLC, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14094584	Devon Drozdowski, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14576388	+ FREEDOM MORTGAGE CORPORATION, CO Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia PA 19106-1541
14647490	+ Freedom Mortgage Corporation, C/O Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14094588	HRRQ, PO Box 8486, Coral Springs, FL 33075-8486
14094587	+ Hayt, Hayt, and Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
14173550	+ Joshua Z. Goldblum, Esquire, 826 Bustleton Pike, Suite 101, Feasterville, PA 19053-6002
14094594	Law Office of Frederick I. Weinberg, 375 E Elm St, Conshohocken, PA 19428-1973
14094598	+ Radiology Affiliates, PO Box 8500-7512, Philadelphia, PA 19178-0001
14094600	St. Mary Medical Center, 10604 Justin Dr, Des Moines, IA 50322-3755
14094603	TD Bank, PO Box 84031, Columbus, GA 31908-4031
14094607	+ Wells Fargo, P.O. Box 564300, Charlotte, NC 28256-4300
14094609	Wells Fargo Bank, PO Box 29482, Los Angeles, CA 90029-0482
14094610	Weltman Weinberg & Reis, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 24 2023 23:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 24 2023 23:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14094573	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2023 23:34:28	American Express, PO Box 8218, Mason, OH 45040-8218
14094574	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 24 2023 23:31:00	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
14126218	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 24 2023 23:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14123148	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 24 2023 23:31:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14094576	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2023 23:34:28	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14094581	Email/Text: Bankruptcy.RI@Citizensbank.com		

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Case Number	From	Date	Time	To
14112471	Email/PDF: bncnotices@becket-lee.com	Apr 24 2023	23:31:00	Citizens Bank, PO Box 82522, Lincoln, NE 68501-2522
14094579	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 24 2023	23:34:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14094578	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2023	23:31:00	Citibank, c/o JH Portfolio Debt, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14094580	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2023	23:34:36	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14094585	Email/Text: mrdiscen@discover.com	Apr 24 2023	23:34:45	Citibank NA, PO Box 6241, Sioux Falls, SD 57117-6241
14262749	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2023	23:31:00	Discover Financial Services,LLC, PO Box 15316, Wilmington, DE 19850-5316
14094583	Email/Text: electronicbkydocs@nelnet.net	Apr 24 2023	23:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14097798	Email/Text: mrdiscen@discover.com	Apr 24 2023	23:31:00	Dept. of Education/Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
14094586	Email/Text: Bankruptcy@FMAAlliance.com	Apr 24 2023	23:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14647491	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 24 2023	23:31:00	FMA Alliance, Ltd., 12339 Cutten Rd, Houston, TX 77066-1807
14582191	Email/Text: Bankruptcy@Freedommortgage.com	Apr 24 2023	23:31:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14094589	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 24 2023	23:31:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14094591	Email/PDF: gecsed@recoverycorp.com	Apr 24 2023	23:31:00	Internal Revenue Service, Cincinnati, OH 45999-0030
14094592	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 24 2023	23:34:36	JC Penney/Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
14094577	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 24 2023	23:31:00	JH Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14094593	Email/Text: PBNCNotifications@peritusservices.com	Apr 24 2023	23:34:26	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14094595	Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Apr 24 2023	23:31:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14109787	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 24 2023	23:31:00	Meadowbrook Neurology Group, c/o Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
14094596	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2023	23:31:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14116906	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2023	23:34:36	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14095143	+ Email/PDF: rmscedi@recoverycorp.com	Apr 24 2023	23:34:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14121716	Email/Text: bnc-quantum@quantum3group.com	Apr 24 2023	23:34:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14094597	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 24 2023	23:31:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14094599	Email/Text: bankruptcytn@wakeassoc.com	Apr 24 2023	23:31:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

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		Apr 24 2023 23:31:00	St. Mary Emergency Department, c/o Wakefield Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
14094601	Email/PDF: gecsedl@recoverycorp.com	Apr 24 2023 23:34:36	Synch/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
14094602	Email/PDF: gecsedl@recoverycorp.com	Apr 24 2023 23:34:27	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
14094604	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 24 2023 23:31:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
14094605	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 24 2023 23:31:00	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
14109435	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 24 2023 23:31:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14476755	Email/PDF: bncnotices@becket-lee.com	Apr 24 2023 23:34:37	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14412105	^ MEBN	Apr 24 2023 23:26:12	Toyota Lease Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14105694	+ Email/Text: electronicbkydocs@nelnet.net	Apr 24 2023 23:31:00	U.S. Department of Education C/O Nelnet, 121 South 13th Steet, Suite 201, Lincoln, NE 68508-1911
14094606	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 24 2023 23:31:00	U.S. Bank, PO Box 2188, Oshkosh, WI 54903-2188
14110859	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 24 2023 23:31:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14131382	+ Email/PDF: ebn_ais@aisinfo.com	Apr 24 2023 23:34:36	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14105446	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 24 2023 23:34:44	WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, SBLBKInquiry@wellsfargo.com 85038-9482
14094804	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 24 2023 23:34:26	Wells Fargo, PO Box 94435, Albuquerque, NM 87199-4435
14094608	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 24 2023 23:34:26	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
14100712	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 24 2023 23:34:27	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14113182	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 24 2023 23:34:26	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14094770	*	American Express, PO Box 8218, Mason, OH 45040-8218
14094771	*	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
14094772	*	Bank of America, PO Box 9822238, El Paso, TX 79998
14094773	*	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14094778	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, PO Box 82522, Lincoln, NE 68501-2522

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14094776	*	Citibank, c/o JH Portfolio Debt, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14094775	*	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14094777	*	Citibank NA, PO Box 6241, Sioux Falls, SD 57117-6241
14094782	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services,LLC, PO Box 15316, Wilmington, DE 19850-5316
14094779	*	Dad Trucking, LLC, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14094780	*	Dept. of Education/Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
14094781	*	Devon Drozdowski, 478 Pheasant Ln, Fairless Hills, PA 19030-3708
14094783	*P++	FMA ALLIANCE LTD, 12339 CUTTEN ROAD, HOUSTON TX 77066-1807, address filed with court:, FMA Alliance, Ltd., 12339 Cutten Rd, Houston, TX 77066-1807
14094785	*	HRRQ, PO Box 8486, Coral Springs, FL 33075-8486
14094784	*+	Hayt, Hayt, and Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
14094786	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Cincinnati, OH 45999-0030
14094590	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14094787	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14094788	*	JC Penney/Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
14094789	*	JH Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
14094774	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14094790	*	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14094791	*	Law Office of Frederick I. Weinberg, 375 E Elm St, Conshohocken, PA 19428-1973
14094792	*	Meadowbrook Neurology Group, c/o Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
14094793	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
14123250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14094794	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14094795	*+	Radiology Affiliates, PO Box 8500-7512, Philadelphia, PA 19178-0001
14094796	*	St. Mary Emergency Department, c/o Wakefield Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
14094797	*	St. Mary Medical Center, 10604 Justin Dr, Des Moines, IA 50322-3755
14094798	*	Synco/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
14094799	*	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
14094800	*	TD Bank, PO Box 84031, Columbus, GA 31908-4031
14094801	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
14094802	*	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
14094803	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank, PO Box 2188, Oshkosh, WI 54903-2188
14094805	*	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
14094806	*	Wells Fargo Bank, PO Box 29482, Los Angeles, CA 90029-0482
14094807	*	Weltman Weinberg & Reis, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334

TOTAL: 0 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2023 at the address(es) listed below:

District/off: 0313-2

User: admin

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Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CHANDRA M. ARKEMA	on behalf of Creditor Quicken Loans Inc. carkema@squirelaw.com vcosme@squirelaw.com,jberry@squirelaw.com
CHANDRA M. ARKEMA	on behalf of Creditor Quicken Loans LLC carkema@squirelaw.com, vcosme@squirelaw.com,jberry@squirelaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN S. ZABEL	on behalf of Creditor Quicken Loans Inc. lzabel@reedsmith.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL JOHN CLARK	on behalf of Creditor Quicken Loans LLC mclark@squirelaw.com
MICHAEL P. KELLY	on behalf of Joint Debtor Deborah Drozdowski mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor Anthony Drozdowski mpkpc@aol.com r47593@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
TOTAL: 11	

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Anthony Drozdowski and Deborah
Drozdowski

Debtor(s)

Case No: 18-12660-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 4/24/23